

CBS

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CLAUDIA D. DIPRINZIO

Plaintiff,

VS.

MBNA AMERICA BANK, N.A.,

Defendant

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CIVIL ACTION

NO. 04-872



FILED

SEP 15 2005

MICHAEL E. KUNZ, Clerk
By C.D. Dep. Clerk

JURY VERDICT FORM

We, the jury, unanimously answer the following questions:

Count I - Fair Credit Reporting Act

For all questions under this Count, you may only consider the time period after defendant received notice of the plaintiff's credit reporting disputes from Equifax and Experian on March 27, 2003.

1. Do you find that defendant, MBNA Bank, violated its duties under the Fair Credit Reporting Act?

_____ Yes ✓ _____ No

(If yes, you must find for plaintiff on this Count and proceed to question number 2.
If no, you must find for defendant on this Count and proceed to question number 4.)

2. Was defendant's violation of the Fair Credit Reporting Act willful?

_____ Yes _____ No

(Proceed to question number 3)

3. State the amount of actual damages you find that plaintiff, Claudia DiPrinzio, sustained as a result of defendant's negligent or willful violation of the Fair Credit Reporting Act. (Note that if you find that plaintiff sustained no actual damages, but you answered yes to both questions one and two, you must award an amount between \$100 and \$1000).

\$ _____

9. Taking 100% as the total fault causing plaintiff's damages, what percentage of the total do you attribute to the negligence of:

_____ Plaintiff

_____ Defendant

(Proceed to question number 10)

10. Without regard to the percentages you listed above, what is the total amount of damages, if any, sustained by plaintiff as a result of defendant's negligence from the time period between June 2002 and March 2003?

\$ _____

Punitive Damages

11. If you answered "no" to both questions 2 and question 7, you must stop your deliberations at this point and return to the Courtroom. If you answered "yes" to either question 2 or question 7, you may, in your discretion using the considerations defined for you, award punitive damages to plaintiff and against defendant. Do you find that plaintiff is entitled to an award of punitive damages against the defendant?

_____ Yes

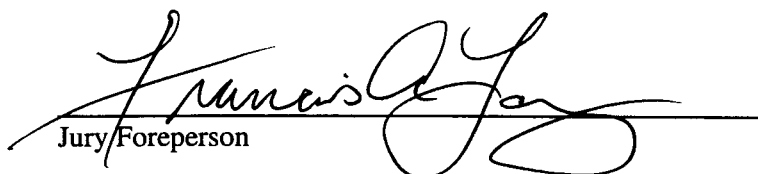
_____ No

(If no, stop your deliberations and return to the Courtroom. If yes, proceed to question number 12)

12. What is the amount of punitive damages you have decided to award to plaintiff and against defendant?

\$ _____

(Your deliberations are now complete. Please return to the Courtroom)


Jury Foreperson